

In re:  
Zulkia Maldonado  
Debtor

Case No. 19-17645-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Nov 28, 2023

User: admin  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2023:

Recip ID	Recipient Name and Address
db	+ Zulkia Maldonado, 6607 Hegerman Street, Philadelphia, PA 19135-2804
14510752	#+ Kwartler Manus, LLC, 1429 Walnut Street, Ste 701, Philadelphia, PA 19102-3207
14510751	+ Kwartler Manus, LLC, c/o Stanley B. Cheiken, Esquire, 2617 Huntingdon Pike, Huntingdon Valley, PA 19006-5109
14570943	+ PENNYMAC LOAN SERVICES, LLC, C/O Rebecca Solarz, KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14466738	Pennymac Loan Services LLC, C/o Thomas Song, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14466841	+ Pennymac Loan Services LLC, c/o THOMAS YOUNG.HAE SONG, Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Blvd., Suite 1400 Philadelphia, PA 19103-1814
14436183	+ Philadelphia Gas Works, 1137 Chestnut St., Philadelphia, PA 19107-3619

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Nov 29 2023 00:42:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 29 2023 00:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	+ Email/PDF: ebn_ais@aisinfo.com	Nov 29 2023 01:13:56	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14436171	+ Email/Text: bankruptcynotices@aarons.com	Nov 29 2023 00:41:00	Aaron's Sales & Lease, Attn: Bankruptcy, PO Box 100039, Kennesaw, GA 30156-9239
14436175	Email/Text: megan.harper@phila.gov	Nov 29 2023 00:42:00	City of Philadelphia, Municipal Services Building, 1401 John F. Kennedy Blvd, 5th Floor, Philadelphia, PA 19102-1595
14501480	Email/Text: megan.harper@phila.gov	Nov 29 2023 00:42:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14436172	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 29 2023 00:59:50	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14436173	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Nov 29 2023 00:59:23	Capital One Auto Finance, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14438555	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 29 2023 01:13:48	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

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14451007	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 29 2023 00:59:21	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14436174	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 29 2023 00:59:24	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034
14436176	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Nov 29 2023 00:59:45	First PREMIER Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524
14436177	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Nov 29 2023 00:42:00	Genesis Bc/Celtic Bank, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
14436178	+ Email/PDF: pa_dc_claims@navient.com	Nov 29 2023 01:13:42	Navient, Attn: Claims Dept, PO Box 9500, Wilkes-Barr, PA 18773-9500
14436179	+ Email/PDF: pa_dc_claims@navient.com	Nov 29 2023 01:13:46	Naviet, Attn: Claims Dept, PO Box 9500, Wilkes-Barr, PA 18773-9500
14436180	+ Email/Text: bankruptcygroup@peco-energy.com	Nov 29 2023 00:41:00	PECO Energy Company, 2301 Market Street, S4-1, Philadelphia, PA 19103-1380
14455496	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 29 2023 00:59:22	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14436181	+ Email/PDF: ebnotices@pnmac.com	Nov 29 2023 01:13:50	Pennymac Loan Services, Correspondence Unit/Bankruptcy, PO Box 514387, Los Angeles, CA 90051-4387
14466654	+ Email/PDF: ebnotices@pnmac.com	Nov 29 2023 01:36:26	Pennymac Loan Services LLC, P.O. Box 2410, Moorpark, CA 93020-2410
14436182	^ MEBN	Nov 29 2023 00:34:42	Philadelphia Gas Works, 800 W Montgomery Ave, Philadelphia, PA 19122-2898, ATTN: BANKRUPTCY DEPT, 3FL
14459759	+ Email/Text: JCAP_BNC_Notices@jcap.com	Nov 29 2023 00:41:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14444793	Email/PDF: ais.sprint.ebn@aisinfo.com	Nov 29 2023 00:59:33	Sprint Corp, Attention Bankruptcy Dept, PO BOX 7949, Overland Park, KS 66207-0949
14464815	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 29 2023 01:46:34	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14436184	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 29 2023 01:13:54	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14436185	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 29 2023 01:14:06	Synchrony Bank/Walmart, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14436186	+ Email/Text: EDBKNotices@ecmc.org	Nov 29 2023 00:41:00	US Dept of Education, Attn: Bankruptcy, PO Box 16448, Saint Paul, MN 55116-0448
14436187	+ Email/Text: electronicbkydocs@nelnet.net	Nov 29 2023 00:41:00	USDOE/GLELSI, Attn: Bankruptcy, PO Box 7860, Madison, WI 53707-7860
14436188	+ Email/Text: megan.harper@phila.gov	Nov 29 2023 00:42:00	Water Revenue Dept., c/o City of Philadelphia, 1401 John F. Kennedy Blvd, 5th Floor, Philadelphia, PA 19102-1606

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	*+	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

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14503248	*P++	CITY OF PHILADELPHIA LAW DEPARTMENT, MUNICIPAL SERVICES BUILDING, 1401 JOHN F KENNEDY BLVD 5TH FLOOR, PHILADELPHIA PA 19102-1617, address filed with court:, Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14466739	*	Pennymac Loan Services LLC, C/o Thomas Song, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 30, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 28, 2023 at the address(es) listed below:**

Name	Email Address
BRANDON J PERLOFF	on behalf of Debtor Zulkia Maldonado bperloff@perlofflaw.com kmecf1429@gmail.com;BPerloffPennsylvania1@jubileebk.net
BRIAN CRAIG NICHOLAS	on behalf of Creditor Pennymac Loan Services LLC bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor Pennymac Loan Services LLC bkgroup@kmlawgroup.com
JASON BRETT SCHWARTZ	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor Pennymac Loan Services LLC mfarrington@kmlawgroup.com
THOMAS SONG	on behalf of Creditor Pennymac Loan Services LLC tomysong0@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**IN RE:**  
ZULKIA MALDONADO

**Chapter 13**

**Debtor**

**Bankruptcy No. 19-17645-pmm**

**ORDER**

**AND NOW**, upon consideration of the Motion to Dismiss Case filed by Kenneth E. West, Standing Trustee, and after notice and hearing, it is hereby **ORDERED** that this case is **DISMISSED** and that any wage orders previously entered are **VACATED**.

**IT IS FURTHER ORDERED** if the case has been confirmed and the Trustee is holding funds, any undisbursed funds held by the Chapter 13 Trustee from payments made on account of the Debtor(s)' plan shall be refunded to the Debtor(s) unless a party in interest files a Motion for Alternative Disbursement within 21 days of the entry of this Order.

**Date: November 28, 2023**



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Honorable Patricia M. Mayer  
Bankruptcy Judge